

Welcome to *YOUR* Retirement Plan!



THINGS TO KNOW:

- You are automatically enrolled in the 401a Diocesan Retirement Plan after your first year of employment at **6% of your annual salary**.
- You can contribute to a 403b (personal savings) via payroll deductions right now by speaking to the Finance/Payroll professional at your location.
- Need to **roll over** an old retirement account? No problem! Email Amy Kondris to begin the process *
amyk@cottonwoodws.com
- You are **100% vested** in the 401a after 5 years of full-time employment.

THINGS TO DO:

- Set Up Online Access at:
dioslc.trsretire.com
View your accounts, Get OnTrack® for *your* Retirement
- Designate your Beneficiaries **online**
(This is mandatory once your account is established)
- **Enroll in the 403b** and save more for your retirement!

This is HIGHLY ENCOURAGED by the Salt Lake Diocese our team.

* Please keep in mind that rolling over your qualified employer sponsored retirement plan (QRP) assets to an IRA is just one option. Each option has advantages and disadvantages, and the one that is best depends on your individual circumstances. You should consider features such as investment options, fees and expenses and services offered. Investing and maintaining assets in an IRA will generally involve higher costs than those associated with a QRP. We recommend you consult with your plan administrator before making any decisions regarding your retirement assets.

For *all* questions and assistance please contact:
Amy Kondris with Cottonwood Wealth Strategies

(385) 853-5007 • amyk@cottonwoodws.com